

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 09/699,015
Confirmation No.: 5828
Filed: October 27, 2000
First Named Inventor:

Charles P. Bobbitt

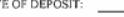
Title: BUSINESS
TRANSACTION
PROCESSING SYSTEMS
AND METHODS

§ Examiner: Colbert, E.
§ Art Unit: 3696
§ Atty. Dkt. No: 5053-30802

CERTIFICATE OF ELECTRONIC TRANSMISSION
UNDER 37 C.F.R. § 1.8

DATE OF DEPOSIT: 1/18/09

I hereby certify that this correspondence is being deposited with the United States Patent Office electronic filing system on the date indicated above


Jackie L. Pifre

**RULE 312 AMENDMENT; COMMENTS ON
STATEMENT OF REASONS FOR ALLOWANCE**

ISSUE FEE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Please amend the application as follows:

Amendments to the claims begin on page 2 of this paper.

Remarks begin on page 15 of this paper.